

Massachusetts Division of Insurance  
Quarterly Report of Membership in Health Maintenance Organizations  
as of June 30, 2004 <sup>1</sup>

COMPARISON OF 2nd QUARTER MEMBERSHIP TO LAST THREE QUARTERS

	3rd Quarter 2003 <sup>2</sup> Members at End of Quarter	4th Quarter 2003 <sup>2</sup> Members at End of Quarter	1st Quarter 2004 Members at End of Quarter	2nd Quarter 2004 Members at End of Quarter	Member Change 1st Qtr. 04 to 2nd Qtr. 04	Percent Change 1st Qtr. 04 to 2nd Qtr. 04	2nd Quarter 2004 Share of Massachusetts HMO Market
Aetna Health Inc.	13,423	12,270	11,350	10,796	(554)	-4.52%	0.5%
CIGNA HealthCare of Massachusetts, Inc. <sup>3</sup>	34,310	32,526	23,391	17,034	(6,357)	-19.54%	0.8%
ConnectiCare of Massachusetts, Inc.	7,991	8,619	9,202	9,480	278	3.23%	0.5%
Fallon Community Health Plan, Inc.	177,542	178,138	170,961	169,234	(1,727)	-0.97%	8.1%
Great-West Healthcare of Massachusetts, Inc. <sup>4</sup>	393	283	124	0	(124)	-43.82%	0.0%
Harvard Pilgrim Health Care, Inc.	534,692	530,785	518,758	513,717	(5,041)	-0.95%	24.5%
Health New England, Inc.	62,580	63,054	63,606	64,039	433	0.69%	3.0%
HMO Blue <sup>5</sup>	660,818	679,717	710,764	726,259	15,495	2.28%	34.6%
Neighborhood Health Plan, Inc.	116,247	116,436	113,048	116,216	3,168	2.72%	5.5%
Tufts Associated HMO, Inc. <sup>6</sup>	525,246	509,291	476,982	471,089	(5,893)	-1.16%	22.4%
UnitedHealthcare of New England, Inc.	2,141	2,027	1,857	1,810	(47)	-2.32%	0.1%
Totals	2,135,383	2,133,146	2,100,043	2,099,674	(369)	-0.02%	100.0%

<sup>1</sup> Information reported by HMOs as of the end of the second quarter of 2004 based upon the Massachusetts Division of Insurance's "Guidelines for Reporting Membership & Utilization Statistics - Version 2.0" that instructs HMOs to exclude members for whom the HMO did not bear any financial risk. **Beginning January 1, 2004, membership reflects those persons enrolled only in closed network plans; so-called "dual certificate option" plan (POS) members and insured preferred provider plan members are not included in this report.**

<sup>2</sup> Membership reflected has been amended to only include members enrolled in closed network plans; so-called "dual certificate option" plan (POS) members and insured preferred provider plan members are not included.

<sup>3</sup> The carrier notified the Division on May 14, 2004 that it would discontinue marketing all small group and nongroup health benefit plans on June 23, 2004 and begin non-renewing business as of December 1, 2004.

<sup>4</sup> One Health Plan of Massachusetts, Inc. changed its name to Great-West Healthcare of Massachusetts, Inc. effective July 21, 2003. The carrier notified the Division on September 6, 2002 that it would discontinue marketing all group business on October 7, 2002 and begin non-renewing business as of May 1, 2003.

<sup>5</sup> A line of business of Blue Cross and Blue Shield of Massachusetts, Inc.

<sup>6</sup> Doing business as Tufts Associated Health Plan and as Tufts Health Plan.

**Massachusetts Division of Insurance**  
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**as of June 30, 2004 <sup>1</sup>**

**TOTAL MEMBERSHIP BY COUNTY**

	<b>Barnstable</b>	<b>Berkshire</b>	<b>Bristol</b>	<b>Dukes</b>	<b>Essex</b>	<b>Franklin</b>	<b>Hampden</b>	<b>Hampshire</b>	<b>Middlesex</b>	<b>Nantucket</b>	<b>Norfolk</b>	<b>Plymouth</b>	<b>Suffolk</b>	<b>Worcester</b>	<b>Massachusetts</b>
	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter
<b>Aetna Health Inc.</b>	223	42	326	0	1,936	93	866	309	3,077	0	1,068	499	945	1,412	10,796
<b>CIGNA HealthCare of Massachusetts, Inc.<sup>2</sup></b>	137	37	226	1	614	188	1,260	347	1,442	0	511	376	224	11,671	17,034
<b>ConnectiCare of Massachusetts, Inc.</b>	2	32	0	0	3	270	7,292	1,795	2	0	1	0	0	83	9,480
<b>Fallon Community Health Plan, Inc.</b>	133	5	853	5	4,713	1,117	943	226	15,685	0	2,574	807	685	141,488	169,234
<b>Great-West Healthcare of Massachusetts, Inc.<sup>3</sup></b>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Harvard Pilgrim Health Care, Inc.</b>	23,984	685	39,485	3,199	52,906	729	2,111	1,175	148,292	11	81,373	50,420	68,863	40,484	513,717
<b>Health New England, Inc.</b>	5	10,197	2	1	2	6,279	32,754	14,439	10	0	2	11	5	332	64,039
<b>HMO Blue<sup>4</sup></b>	29,514	19,022	63,206	333	95,463	10,300	45,302	16,960	173,613	631	80,546	64,492	43,169	83,708	726,259
<b>Neighborhood Health Plan, Inc.</b>	164	384	6,542	8	22,831	176	2,040	90	17,609	0	9,597	7,733	43,229	5,813	116,216
<b>Tufts Associated HMO, Inc.<sup>5</sup></b>	11,120	2,149	26,971	0	63,480	3,956	16,775	6,957	147,504	1	57,502	41,735	36,170	56,769	471,089
<b>UnitedHealthcare of New England, Inc.</b>	43	0	1,242	0	21	0	6	2	140	0	87	78	34	157	1,810
<b>Total HMO Members</b>	65,325	32,553	138,853	3,547	241,969	23,108	109,349	42,300	507,374	643	233,261	166,151	193,324	341,917	2,099,674
<b>2003 Massachusetts Population<sup>6</sup></b>	229,545	133,310	547,008	15,601	737,848	72,204	461,190	155,101	1,471,724	10,724	654,331	487,521	680,705	776,610	6,433,422
<b>Market Penetration Rate<sup>7</sup></b>	28.46%	24.42%	25.38%	22.74%	32.79%	32.00%	23.71%	27.27%	34.47%	6.00%	35.65%	34.08%	28.40%	44.03%	32.64%

<sup>1</sup> Information reported by HMOs as of the end of the second quarter of 2004 based upon the Massachusetts Division of Insurance's "Guidelines for Reporting Membership & Utilization Statistics - Version 2.0" that instructs HMOs to exclude members for whom the HMO did not bear any financial risk. Beginning January 1, 2004, membership reflects those persons enrolled only in closed network plans; so-called "dual certificate option" plan (POS) members and insured preferred provider plan members are not included in this report.

<sup>2</sup> The carrier notified the Division on May 14, 2004 that it would discontinue marketing all small group and nongroup health benefit plans on June 23, 2004 and begin non-renewing business as of December 1, 2004.

<sup>3</sup> One Health Plan of Massachusetts, Inc. changed its name to Great-West Healthcare of Massachusetts, Inc. effective July 21, 2003. The carrier notified the Division on September 6, 2002 that it would discontinue marketing all group business on October 7, 2002 and begin non-renewing business as of May 1, 2003.

<sup>4</sup> A line of business of Blue Cross and Blue Shield of Massachusetts, Inc.

<sup>5</sup> Doing business as Tufts Associated Health Plan and as Tufts Health Plan.

<sup>6</sup> 2003 Population Source: Table 2: Cumulative Estimates of Population Change for Counties of Massachusetts and County Rankings: April 1, 2000 - July 1, 2003 (CO-EST2003-02-25). Source: Population Division, U.S. Census Bureau. Release Date: April 9, 2004.

<sup>7</sup> Total HMO members in each county divided by the 2003 population in each county.

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**as of June 30, 2004 <sup>1</sup>**

**GROUP MEMBERSHIP BY COUNTY**

	<b>Barnstable</b>	<b>Berkshire</b>	<b>Bristol</b>	<b>Dukes</b>	<b>Essex</b>	<b>Franklin</b>	<b>Hampden</b>	<b>Hampshire</b>	<b>Middlesex</b>	<b>Nantucket</b>	<b>Norfolk</b>	<b>Plymouth</b>	<b>Suffolk</b>	<b>Worcester</b>	<b>Massachusetts</b>
<b>Group<sup>2</sup> Members</b>	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter
<b>Aetna Health Inc.</b>	220	40	320	0	1,917	92	862	309	3,026	0	1,054	497	934	1,398	10,669
<b>CIGNA HealthCare of Massachusetts, Inc.<sup>3</sup></b>	125	37	216	0	598	183	1,235	331	1,341	0	478	365	205	10,746	15,860
<b>ConnectiCare of Massachusetts, Inc.</b>	2	32	0	0	3	270	7,282	1,795	2	0	1	0	0	83	9,470
<b>Fallon Community Health Plan, Inc.</b>	114	5	838	2	4,630	733	711	173	13,252	0	1,968	799	669	101,705	125,599
<b>Great-West Healthcare of Massachusetts, Inc.<sup>4</sup></b>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Harvard Pilgrim Health Care, Inc.</b>	23,610	670	39,187	3,113	45,859	722	2,091	1,147	127,743	10	73,291	49,905	63,215	40,104	470,667
<b>Health New England, Inc.</b>	5	10,059	2	1	2	6,211	32,365	14,277	9	0	2	11	3	325	63,272
<b>HMO Blue<sup>5</sup></b>	26,203	17,987	56,976	252	88,831	7,957	36,683	14,181	160,661	475	73,209	59,070	40,640	73,780	656,905
<b>Neighborhood Health Plan, Inc.</b>	72	57	1,021	3	2,554	31	67	35	4,554	0	2,767	1,923	12,353	391	25,828
<b>Tufts Associated HMO, Inc.<sup>6</sup></b>	8,572	2,105	22,191	0	58,350	3,919	10,358	6,890	126,065	1	49,365	37,016	34,097	51,795	410,724
<b>UnitedHealthcare of New England, Inc.</b>	36	0	1,204	0	18	0	6	2	125	0	78	67	33	157	1,726
<b>Total Group Members</b>	58,959	30,992	121,955	3,371	202,762	20,118	91,660	39,140	436,778	486	202,213	149,653	152,149	280,484	1,790,720

<sup>1</sup> Information reported by HMOs as of the end of the second quarter of 2004 based upon the Massachusetts Division of Insurance's "Guidelines for Reporting Membership & Utilization Statistics - Version 2.0" that instructs HMOs to exclude members for whom the HMO did not bear any financial risk. Beginning January 1, 2004, membership reflects those persons enrolled only in closed network plans; so-called "dual certificate option" plan (POS) members and insured preferred provider plan members are not included in this report.

<sup>2</sup> Includes all commercial group members as defined in the Massachusetts Division of Insurance's "Guidelines for Reporting Membership & Utilization Statistics - Version 2.0."

<sup>3</sup> The carrier notified the Division on May 14, 2004 that it would discontinue marketing all small group and nongroup health benefit plans on June 23, 2004 and begin non-renewing business as of December 1, 2004.

<sup>4</sup> One Health Plan of Massachusetts, Inc. changed its name to Great-West Healthcare of Massachusetts, Inc. effective July 21, 2003. The carrier notified the Division on September 6, 2002 that it would discontinue marketing all group business on October 7, 2002 and begin non-renewing business as of May 1, 2003.

<sup>5</sup> A line of business of Blue Cross and Blue Shield of Massachusetts, Inc.

<sup>6</sup> Doing business as Tufts Associated Health Plan and as Tufts Health Plan.

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MEDICARE+CHOICE MEMBERSHIP BY COUNTY

	Barnstable	Berkshire	Bristol	Dukes	Essex	Franklin	Hampden	Hampshire	Middlesex	Nantucket	Norfolk	Plymouth	Suffolk	Worcester	Massachusetts
	Members at	Members at	Members at	Members at	Members at	Members at	Members at	Members at	Members at	Members at	Members at	Members at	Members at	Members at	Members at
Medicare+Choice <sup>2</sup> Members <sup>3</sup>	End of Quarter	End of Quarter	End of Quarter	End of Quarter	End of Quarter	End of Quarter	End of Quarter	End of Quarter	End of Quarter	End of Quarter	End of Quarter	End of Quarter	End of Quarter	End of Quarter	End of Quarter
Fallon Community Health Plan, Inc.	13	0	5	1	7	371	169	42	1,786	0	463	0	0	29,706	32,563
Harvard Pilgrim Health Care, Inc.	2	0	5	0	5,817	0	1	0	17,258	0	6,439	2	4,564	2	34,090
HMO Blue <sup>4</sup>	1,209	0	3,446	0	2,247	2,037	7,348	1,961	3,105	0	3,116	2,095	510	6,972	34,046
Tufts Associated HMO, Inc. <sup>5</sup>	2,217	0	4,320	0	4,529	0	6,254	0	19,439	0	7,206	4,297	1,459	4,451	54,172
Total Medicare+Choice Members	3,441	0	7,776	1	12,600	2,408	13,772	2,003	41,588	0	17,224	6,394	6,533	41,131	154,871

<sup>1</sup> Information reported by HMOs as of the end of the second quarter of 2004 based upon the Massachusetts Division of Insurance's "Guidelines for Reporting Membership & Utilization Statistics - Version 2.0" that instructs HMOs to exclude members for whom the HMO did not bear any financial risk. Beginning January 1, 2004, membership reflects those persons enrolled only in closed network plans; so-called "dual certificate option" plan (POS) members and insured preferred provider plan members are not included in this report.

<sup>2</sup> Includes all members enrolled in the HMO under a Medicare+Choice contract with the Centers for Medicare and Medicaid Services as defined in the Massachusetts Division of Insurance's "Guidelines for Reporting Membership & Utilization Statistics - Version 2.0."

<sup>3</sup> Carriers that do not have any "Medicare+Choice" business are not reflected on this report.

<sup>4</sup> A line of business of Blue Cross and Blue Shield of Massachusetts, Inc.

<sup>5</sup> Doing business as Tufts Associated Health Plan and as Tufts Health Plan.

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OTHER MEDICARE MEMBERSHIP BY COUNTY

HMO Members By County	Barnstable	Berkshire	Bristol	Dukes	Essex	Franklin	Hampden	Hampshire	Middlesex	Nantucket	Norfolk	Plymouth	Suffolk	Worcester	Massachusetts
Other Medicare Members <sup>2,3</sup>	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter
CIGNA HealthCare of Massachusetts, Inc. <sup>4</sup>	0	0	1	1	1	1	15	13	7	0	2	0	0	799	840
HMO Blue <sup>5</sup>	390	531	691	9	747	42	446	260	2,049	0	812	453	481	802	7,713
Tufts Associated HMO, Inc. <sup>6</sup>	286	38	433	0	421	32	146	54	1,351	0	707	317	388	424	4,597
Total Other Medicare Members	676	569	1,125	10	1,169	75	607	327	3,407	0	1,521	770	869	2,025	13,150

<sup>1</sup> Information reported by HMOs as of the end of the second quarter of 2004 based upon the Massachusetts Division of Insurance's "Guidelines for Reporting Membership & Utilization Statistics - Version 2.0" that instructs HMOs to exclude members for whom the HMO did not bear any financial risk. Beginning January 1, 2004, membership reflects those persons enrolled only in closed network plans; so-called "dual certificate option" plan (POS) members and insured preferred provider plan members are not included in this report.

<sup>2</sup> Includes all members enrolled in other Medicare plans including, for example, so-called "Meidcare Wrap-Around" policies as defined in the Massachusetts Division of Insurance's "Guidelines for Reporting Membership & Utilization Statistics - Version 2.0."

<sup>3</sup> Carriers that do not have any "Medicare Wrap-Around" business are not reflected on this report.

<sup>4</sup> CIGNA HealthCare of Massachusetts, Inc. offers a group "Medicare Wrap-Around" product under the name "Central Care."

<sup>5</sup> Blue Cross and Blue Shield of Massachusetts, Inc. offers a group "Medicare Wrap-Around" product under the name "Managed Blue for Seniors."

<sup>6</sup> Doing business as Tufts Associated Health Plan and as Tufts Health Plan. This company offers a group "Medicare Wrap-Around" product under the name "Tufts Medicare Complement" (TMC).

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**MEDICAID MEMBERSHIP BY COUNTY**

HMO Members By County	Barnstable	Berkshire	Bristol	Dukes	Essex	Franklin	Hampden	Hampshire	Middlesex	Nantucket	Norfolk	Plymouth	Suffolk	Worcester	Massachusetts
Medicaid <sup>2</sup> Members <sup>3</sup>	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter
Fallon Community Health Plan, Inc.	2	0	7	2	5	8	52	9	282	0	63	1	4	8,110	8,545
Neighborhood Health Plan, Inc.	92	327	5,521	5	20,277	145	1,973	55	13,055	0	6,830	5,810	30,876	5,422	90,388
Total Medicaid Members	94	327	5,528	7	20,282	153	2,025	64	13,337	0	6,893	5,811	30,880	13,532	98,933

<sup>1</sup> Information reported by HMOs as of the end of the second quarter of 2004 based upon the Massachusetts Division of Insurance's "Guidelines for Reporting Membership & Utilization Statistics - Version 2.0" that instructs HMOs to exclude members for whom the HMO did not bear any financial risk. Beginning January 1, 2004, membership reflects those persons enrolled only in closed network plans; so-called "dual certificate option" plan (POS) members and insured preferred provider plan members are not included in this report.

<sup>2</sup> Includes all members enrolled in the HMO in which reimbursement is provided pursuant to Title XIX of the Federal Social Security Act as defined in the Massachusetts Division of Insurance's "Guidelines for Reporting Membership & Utilization Statistics - Version 2.0."

<sup>3</sup> Carriers that do not have any Medicaid business are not reflected on this report.

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INDIVIDUAL MEMBERSHIP BY COUNTY

HMO Members By County	Barnstable	Berkshire	Bristol	Dukes	Essex	Franklin	Hampden	Hampshire	Middlesex	Nantucket	Norfolk	Plymouth	Suffolk	Worcester	Massachusetts
Individual Members <sup>2,3</sup>	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter
Aetna Health Inc.	3	2	6	0	19	1	4	0	51	0	14	2	11	14	127
CIGNA HealthCare of Massachusetts, Inc. <sup>4</sup>	12	0	9	0	15	4	10	3	94	0	31	11	19	126	334
Fallon Community Health Plan, Inc.	4	0	3	0	71	5	11	2	365	0	80	7	12	1,967	2,527
Harvard Pilgrim Health Care, Inc.	372	15	293	86	1,230	7	19	28	3,291	1	1,643	513	1,084	378	8,960
Health New England, Inc.	0	137	0	0	0	67	367	155	1	0	0	0	2	7	736
HMO Blue <sup>5</sup>	1,709	499	2,089	72	3,617	264	810	555	7,736	156	3,390	2,870	1,528	2,151	27,446
Tufts Associated HMO, Inc. <sup>6</sup>	45	6	26	0	170	5	17	13	623	0	209	105	220	97	1,536
UnitedHealthcare of New England, Inc.	7	0	38	0	3	0	0	0	15	0	9	11	1	0	84
Total Individual Members	2,152	659	2,464	158	5,125	353	1,238	756	12,176	157	5,376	3,519	2,877	4,740	41,750

<sup>1</sup> Information reported by HMOs as of the end of the second quarter of 2004 based upon the Massachusetts Division of Insurance's "Guidelines for Reporting Membership & Utilization Statistics - Version 2.0" that instructs HMOs to exclude members for whom the HMO did not bear any financial risk. Beginning January 1, 2004, membership reflects those persons enrolled only in closed network plans; so-called "dual certificate option" plan (POS) members and insured preferred provider plan members are not included in this report.

<sup>2</sup> Includes all members who do not belong to a group and contract directly with the HMO as defined in the Massachusetts Division of Insurance's "Guidelines for Reporting Membership & Utilization Statistics - Version 2.0." This includes persons enrolled in guaranteed issue managed care plans offered beginning October 1, 1997 and persons covered under so-called closed health plans offered prior to October 1, 1997.

<sup>3</sup> Carriers that do not show any individual members are not reflected on this report.

<sup>4</sup> The carrier notified the Division on May 14, 2004 that it would discontinue marketing all small group and nongroup health benefit plans on June 23, 2004 and begin non-renewing business as of December 1, 2004.

<sup>5</sup> A line of business of Blue Cross and Blue Shield of Massachusetts, Inc.

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**OTHER MEMBERSHIP BY COUNTY**

HMO Members By County	Barnstable	Berkshire	Bristol	Dukes	Essex	Franklin	Hampden	Hampshire	Middlesex	Nantucket	Norfolk	Plymouth	Suffolk	Worcester	Massachusetts
Other <sup>2</sup> Members <sup>3</sup>	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter
Connecticare of Massachusetts, Inc.,	0	0	0	0	0	0	10	0	0	0	0	0	0	0	10
Harvard Pilgrim Health Care, Inc.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Health New England, Inc.	0	1	0	0	0	1	22	7	0	0	0	0	0	0	31
HMO Blue <sup>4</sup>	3	5	4	0	21	0	15	3	62	0	19	4	10	3	149
Tufts Associated HMO, Inc. <sup>5</sup>	0	0	1	0	10	0	0	0	26	0	15	0	6	2	60
Total Other Members	3	6	5	0	31	1	47	10	88	0	34	4	16	5	250

<sup>1</sup> Information reported by HMOs as of the end of the second quarter of 2004 based upon the Massachusetts Division of Insurance's "Guidelines for Reporting Membership & Utilization Statistics - Version 2.0" that instructs HMOs to exclude members for whom the HMO did not bear any financial risk. Beginning January 1, 2004, membership reflects those persons enrolled only in closed network plans; so-called "dual certificate option" plan (POS) members and insured preferred provider plan members are not included in this report.

<sup>2</sup> Includes all members enrolled in the HMO whose group coverage and COBRA coverage have expired and who have converted to an individual (conversion) policy as defined in the Massachusetts Division of Insurance's "Guidelines for Reporting Membership & Utilization Statistics - Version 2.0." This includes persons who enrolled in group conversion plans offered prior to October 1, 1997.

<sup>3</sup> Carriers that do not have any members in closed group conversion plans are not reflected in this report.

<sup>4</sup> A line of business of Blue Cross and Blue Shield of Massachusetts, Inc.

<sup>5</sup> Doing business as Tufts Associated Health Plan and as Tufts Health Plan.